

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-17243-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mayra L Allaico  
129 Paine Ave  
Irvington, NJ 07111

Social Security No.:  
xxx-xx-8726

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 9/12/23 and a confirmation hearing on such Plan has been scheduled for 11/15/23.

The debtor filed a Modified Plan on 11/15/23 and a confirmation hearing on the Modified Plan is scheduled for 12/20/2023. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: November 15, 2023

JAN:

Jeanne Naughton  
Clerk

In re:

Mayra L Allaico

Debtor

Case No. 23-17243-RG

Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Nov 15, 2023

Form ID: 186

Total Noticed: 20

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin

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**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Mayra L Allaico, 129 Paine Ave, Irvington, NJ 07111-2902

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 15 2023 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-5234
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 15 2023 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bnc@bass-associates.com	Nov 15 2023 21:01:00	United Consumer Financial Ser - UCFS Kirby Cleanin, Att Bass and Associatesd, PC, 3936 E. Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
520003714	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 15 2023 21:13:50	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520003717	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Nov 15 2023 21:13:56	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
520066310	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 15 2023 21:02:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520003719	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 15 2023 21:02:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
520003720	Email/Text: krivera@leadersfc.com	Nov 15 2023 21:01:00	Leaders Financial Company, Attn: Bankruptcy, 21 Commerce Dr, Suite 101, Cranford, NJ 07016
520011558	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2023 21:13:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520054420	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 15 2023 21:02:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520003721	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 15 2023 21:02:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
520045022	Email/Text: perituspendrick@perituservices.com	Nov 15 2023 21:01:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
520003723	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 15 2023 21:13:38	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520067587	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 15 2023 21:13:43	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
520057077	+ Email/Text: BKMAIL@planethomelending.com	Nov 15 2023 21:02:00	Planet Home Lending, LLC, 321 Research Pkwy

District/off: 0312-2

User: admin

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Date Rcvd: Nov 15, 2023

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Total Noticed: 20

520003722	+ Email/Text: BKMAIL@planethomelending.com	Nov 15 2023 21:02:00	#303, Meriden, CT 06450-8342
520067613	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 15 2023 21:02:00	Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
520003724	+ Email/Text: EBankruptcy@UCFS.NET	Nov 15 2023 21:02:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520026585	+ Email/Text: bnc@bass-associates.com	Nov 15 2023 21:01:00	United Consumer Financial Services, 865 Bassett, Westlake, OH 44145-1194
			United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520003715	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520003716	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520003718	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PLANET HOME LENDING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Robert C. Nisenson	on behalf of Debtor Mayra L Allaico r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4